

### **REMARKS**

This is in response to the Office Action dated July 21, 2008. Applicant has amended the application as set forth above. In specific, Claims 4, 11, and 12 have been canceled without prejudice, and Claims 1-3, 5-10, 13, and 14 have been amended. All the features of the amended claims are fully supported by the originally filed application. Thus, the amendments do not add new matter to the application. Upon the entry of the amendments, Claims 1-3, 5-10, and 13-14 are pending in this application. Applicant respectfully requests the entry of the amendments and reconsideration of the application.

#### **Claim Rejections under 35 U.S.C. §112**

The Examiner rejected claims 1-14 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In response, Applicant has amended Claims 1, 3, 6, 7, and 9, and canceled Claim 12 without prejudice. Therefore, the rejection to Claim 12 is now moot. Withdrawal of the rejections is requested respectively.

#### **Claim Rejections over Blagg in view of Dilip under 35 U.S.C. §103**

The Patent and Trademark Office has the burden under section 103 to establish a *prima facie* case of obviousness. In re *Piasecki*, 745 F.2d 1468, 1471-72, 223 USPQ 785, 787-87 (Fed. Cir. 1984). To establish a *prima facie* case of obviousness, three basic criteria must be met: first, the prior art reference (or references when combined) must teach or suggest all the claim limitations; second, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings; finally, there must be a reasonable expectation of success. M.P.E.P. §2143.

The Examiner rejected claims 1, 3-7, and 9-14 under 35 U.S.C. §103(a) as being unpatentable over Blagg (US 2006/0036543 A1) in view of Dilip (US 2007/0136169 A1). In response, Applicant has amended Claims 1, 3-7, 9-10, and 13-14 to clarify the inventive points. Applicant respectfully requests withdrawal of the rejections.

### Disclosure of Blagg

Blagg discloses a method for creating groups of linked accounts, which links financial records associated with the accounts together to create a group that supports group level processing while retaining independent processing of the accounts. The method links the accounts into a group by linking a financial record of each account to group master data for the group. The group master data includes information about the group, including group parameters and a group identifier. (See Abstract, Paragraph [0026])

The group supports group level processing while retaining independent processing of the accounts. The group processing typically includes authorizing transactions, applying group payments, creating group statements, controlling cardholder communications, and administering reward programs for the accounts in the group. Group authorizations allow issuers to set a group credit line and manage the group available credit across all participating group members. (See Paragraphs [0003], [0035], and [0036])

### Disclosure of Dilip

Dilip discloses a method and apparatus for implementing financial transactions, which performs the transfer of funds between accounts at different financial institutions. Dilip's system and method initiate a withdrawal of assets from a first account at a first financial institutions and initiate a deposit of the withdrawn assets to a second account at a second financial institution, analyze multiple accounts having a common account holder and determine whether an adjustment of funds among the multiple accounts would benefit the account holder, or register multiple financial accounts at a single point allowing the transfer of funds between any pair of registered accounts. (See Paragraphs [0010], [0011], and [0012])

### Amended Claim 1 of the Instant Application (Emphasis added)

The bank transaction system linking accounts for transaction comprising:  
a main computer system in charge of transaction on an account holder's account;  
an account database for saving account information on the account holder's account,  
wherein the account database is managed by the said main computer system;  
a payment gateway for managing transaction between main computer system and  
external systems connected by above main computer system;

a connection hub equipped with an external network controlling transaction information between external transaction equipments and the main computer system;

a linked account translator connected to the main computer system, for saving and managing information on a primary account and one or more linked secondary accounts of the account holder, wherein a common account is created by the main computer system as an account for intermediate process on transactions between the said accounts,

wherein the account database is connected to the said linked account translator, and the said common account is accessed by the main computer system,

wherein the primary account and the one or more linked secondary accounts are managed by the said linked account translator,

wherein when the primary account holder processes inquiry and transaction on the said primary account by an account number and a PIN (password), the one or more linked secondary accounts are linked and accessed together automatically and simultaneously using information in the account database for inquiry and transaction in real time, and

wherein for the said primary account and the one or more linked secondary accounts managed by the linked account translator, when the primary account holder processes inquiry and transaction on the primary account by an account number and a PIN (password), the primary account holder processes each of the one or more linked secondary accounts with an account number and an associated account name assigned by the primary account holder.

#### Prima Facie Case of Obviousness Has Not Been Established

Claim 1 of the instant application is directed to a bank transaction system linking accounts via common accounts, such that the existing accounts of the account holder or newly opened plural accounts link in arbitrary as defined by the account holder for convenient transactions between the account holder's primary account and secondary accounts without bothering to memorize or type the account numbers of the concerned accounts, thus allowing transactions on the primary account as well on the linked secondary accounts in real time. (See Abstract. page 3, lines 23-25 of WO 2005/059794).

Further, the primary account holder is not required to remember all the account numbers of the one or more linked accounts since inquiry and transaction is processed by either account number or its associated name given by the primary account holder. (See page 4, lines 5-12)

In addition, the primary account holder does not have to remember all the passwords for the one or more linked accounts because the necessary account numbers and passwords are all saved in the account database and managed by the main computer system.

As the Examiner pointed out, a computer system, manipulating data, a database, a payment network are very well known, which are disclosed in the Background Art section of the specification of the invention (See page 1, line 15 to page 3, line 7 of WO 2005/059794). The present invention is not just a collection of those elements, but includes only a part of them.

Furthermore, Blagg's group is distinctly different from the common account of the present invention. Once created, the group can be used to perform group processing such as authorizing transactions, applying group payments, creating group statements, controlling cardholder communications, and administering reward programs for the accounts in the group. For example, the group authorizations allow the issuers to set a group credit line and manage the group available credit across all participating group members. (See Paragraphs [0035] and [0036]) Also, Blagg's group processing includes the ability to process payment or credits received at the group level and options for pooling and redeeming reward points. (See Paragraphs [0038] and [0041])

In other words, Blagg's group is a tool for the issuers in a sense. The Blagg's group is just grouping all the participating members, such that the transactions (credit line, reward points, statements, communications, etc.) can be centralized or economized with a "group." Applicant respectfully points out that these kinds of points, the advantage of collective measures, were disclosed already in the prior arts such as KR2001-0177852, KR2002-0097303, KR2002-0031531, and KR2001-0000616 in the section "Background Art" of the specification of the present invention.

Applicant respectfully submits that the second linked accounts in the present invention are automatically accessed using the information stored in the account database when the primary account holder accesses the primary account with the account number and the password. In addition, the primary account and the secondary linked accounts are all displayed on a screen by the name which the primary account holder assigned before (See Fig. 24). This feature emphasizes the fact that the invention is primarily for the account holder, not for the issuers as in Blagg's disclosure.

Therefore, Blagg does not teach or suggest the features of the present invention; inquiry and transaction of the primary account and the one or more secondary linked accounts simultaneously in real time and by the name which the primary account holder assigned before.

Dilip discloses some of the isolated hardware that can be found in any traditional financial transaction system, too. However, Dilip's method and apparatus are all about the transfer of funds between accounts at different financial institutions. Dilip's method and apparatus (i) initiate a withdrawal of assets from a first account at a first financial institutions and initiate a deposit of the withdrawn assets to a second account at a second financial institution, (ii) analyze multiple accounts having a common account holder and determine whether an adjustment of funds among the multiple accounts would benefit the account holder, or (iii) register multiple financial accounts at a single point allowing the transfer of funds between any pair of registered accounts. (See Paragraphs [0001], [0010], [0011], and [0012]).

Thus, Dilip does not remedy these deficiencies of Blagg. That is, Dilip does not teach or suggest the features of the present invention; inquiry and transaction of the primary account and the one or more secondary linked accounts simultaneously in real time and by the name which the primary account holder assigned before.

Therefore, Blagg, Dilip, or their combination does not teach or suggest the inventive points of Claim 1 and its dependent claims of the present invention. In particular, the limitations in the original Claims 11 and 12 are not taught or suggested by Blagg, Dilip, or their combination for the reasons discussed above.

#### Claim Rejections over Blagg/Dilip further in view of Walker under 35 U.S.C. §103

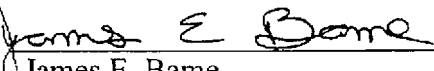
The Examiner rejected Claim 2 under 35 U.S.C. §103(a) as being unpatentable over Blagg/Dilip in further view of Walker 1 (US 5,999,596), and Claim 8 over Blagg/Dilip in further view of Walker 2 (US 6,330,544). In response, Applicant has amended Claim 1 to clarify the inventive points of the independent claim, from which the rejected claims 2 and 8 depend. Applicant respectfully requests withdrawal of the rejections.

Conclusion

In view of the amendments and remarks made above, it is respectfully submitted that claims 1-3, 5-10, and 13-14 are in condition for allowance, and such action is respectfully solicited. If it is believed that a telephone conversation would expedite the prosecution of the present application, or clarify matters with regard to its allowance, the Examiner is invited to contact the undersigned attorney at the number listed below.

Respectively submitted,

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